

Additional names often omitted.

United States Bankruptcy Court District of _____						Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):				Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):																							
Street Address of Debtor (No. & Street, City, and State):				Street Address of Joint Debtor (No. & Street, City, and State):																							
County of Residence:				Business:																							
Mailing Address of Debtor:				Mailing Address of Joint Debtor:																							
Location of Principal Assets of Business Debtor (if different from street address above):				ZIP CODE:																							
Type of Debtor (Form of Organization) (Check one box.) <div style="border: 1px solid green; padding: 2px; margin-top: 5px;"> NEW! <input type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity: _____ </div>		Nature of Business (Check all applicable boxes.) <div style="border: 1px solid green; padding: 2px; margin-top: 5px;"> NEW! <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3) </div>		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <div style="border: 1px solid green; padding: 2px; margin-top: 5px;"> NEW! <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div>		Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business																					
Filing Fee (Check one box) <div style="border: 1px solid green; padding: 2px; margin-top: 5px;"> NEW! <input type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3B. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. </div>		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.		TRUE SPACE IS FOR COURT USE ONLY																							
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																											
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-299</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-299	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-299	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000																		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																				
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																				

If debtor operates, or formerly operated, a sole proprietorship under a trade name, name should be listed as "dba" or "fdba." Separate legal entities should not be listed here without a qualifier - e.g., "as officer, director, shareholder" or "as member and manager." Debtors with closely held but separate corporations frequently list them incorrectly here (e.g., as a "dba.") Do not list TINs of other separate legal entities here. Do indicate what type of number is being used (i.e. SSN or TIN) and indicate all SSN's or TIN's ever used to obtain any employment or credit for any debt listed in the schedules.

If debts are predominantly business, debtors should check "business" box (but rarely do). For a definition of "consumer debt", see 11 U.S.C. § 101(8). Accuracy in this area is now more important than ever as the "means test" only applies to debtors whose debts are primarily consumer debts.

REVISED

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

NEW!**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)Location
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy

Name of Debtor:

(If more than one, attach additional sheet)

Date Filed:

District:

Judge:

Debtors should provide complete information about prior filings within the prior 8 years and pending and affiliated cases. Frequently this information is omitted and/or these questions are not answered at all. Provide chapter and disposition (dismissed, discharged, etc.)

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.
Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. **NEW!**

I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X

Signature of Attorney for Debtor(s)

Date

NEW!

Does the debtor own or co-own real property that is alleged to pose a threat to the health, safety, or welfare of the community?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☐ No

See § 109(h) for all options available in this regard and local procedural orders or rules regarding implementation.

Certification Concerning Debt Counseling by Individual/Joint Debtor(s)
☐ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
Information Regarding the Debtor (Check the Applicable Boxes)**Venue (Check any applicable box)**
☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. **NEW!**
Statement by a Debtor Who Resides as a Tenant of Residential Property

Check all applicable boxes.

NEW!
☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

Should be consistent with Schedule G and F. See also § 362(b)(22), (l) and (m).

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Signatures**NEW!****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

NEW!

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Be sure to put the actual date debtors signed, if different from the filing date. Debtors should never be allowed to sign petition or schedules and/or SOFA in blank.

Signature of a Foreign Representative of a Recognized Foreign Proceedings

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Under § 707(b)(4), the signature of an attorney has more importance now regarding accuracy of the documents than ever before.

Signature of Attorney

X

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

REVISED!

Attorneys should provide fax numbers and e-mail addresses, as well as phone numbers.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer. (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

This information is often not completed where petition preparers are involved or others assist in preparing these documents.

United States Bankruptcy Court

_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

NEW!

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
TOTAL			\$	\$	

Practice Point: Accuracy of the amounts stated is now more important than ever for purposes of calculating whether the "presumption of abuse" arises under § 707(b).

NEW FORM!

United States Bankruptcy Court
_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule.
Unexpired Leases.

Change from previous form to delete "market". Now indicate what value given (e.g. market, replacement), how value was arrived at and ranges if appropriate (e.g. appraised value, market analysis /comps., listing price if previously marketed, assessed value).

Mobile homes sometimes listed here in error - should be listed on Schedule B unless attached to real property owned by the debtor which is listed here.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	<div>REVISED!</div> CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<p>Timeshare interests should be listed on Schedule G unless deeded interest is owned, in which case list here. If unsure if deeded, list both here and on Schedule G.</p>	<p>Use street address unless there is none, in which case give legal description.</p>		<p>If less than full value of entire property is listed, debtor should explain why.</p>	
<p>Nature of debtor's interest often not listed (e.g. fee title, life estate, residual interests)</p>			<p>Indicate actual amount of debt against the property - don't just say "exceeds fair market value".</p>	
<p>Practice Point: If no real estate is listed here and no lease is listed on Schedule G, debtor should provide an explanation as to where debtor lives (and terms of occupancy).</p>				
<p>Total ➤</p>				

(Report also on Summary of Schedules.)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

Practice Point: All personal property should be listed here, even if debtor intends to surrender, redeem or reaffirm and so indicates on the Statement of Intention.

Change from previous forms to delete "market". Now indicate what value given (e.g. market, replacement.)

petition is filed, state the amount of any exemptions claimed only in Schedule C - Property

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	NEW!	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	REVISED!
1. Cash on hand.					
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.					Bank accounts frequently omitted or disclosure is incomplete. List each account separately, along with name and address of the institution, type of account (e.g. checking, savings, etc.). Provide last 4 digits of acct. number and balance as of petition date <u>without deduction for outstanding checks</u> . Should be consistent with documents to be provided under new Fed.R.Bank.P.4002 (b)(2)(B).
3. Security deposits with public utilities, telephone companies, landlords, and others.					Name and address of holder of security deposit frequently not listed or, if lease deposit, doesn't match Schedule G.
4. Household goods and furnishings, including audio, video, and computer equipment.					
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.					
6. Wearing apparel					
7. Furs and jewelry					
8. Firearms and sports, photographic, and other hobby equipment.					
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					Provide itemized list <u>with</u> totals. Often no detail is provided (for instance instructions say to list each major appliance separately and to separately mention items of unusual value). Don't forget items in storage, held by others, etc.
10. Annuities. Itemize and name each issuer.					List term policies and note their "face" amounts even if they have no cash value.
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	NEW!				NEW! - List College Savings Plans here. Make sure consistent with record of interest required to be filed under § 521(c) and 1007(b)(1)(F).

In re _____
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	SP, J, W, JOINT, COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

NEW!

These interests are often omitted. Account balances should be listed. **Change from "itemize" on previous form to "give particulars" suggests more narrative/detail than simple list should be provided.**

Interests often omitted. Don't list assets owned by the entity, just list the interests in the entity. Provide addresses for nonpublic corps., LLCs, etc. Provide detail on stock investments, e.g. # of shares and value as of a date certain if known. **Should be consistent with documents to be provided under new Fed.R.Bank.R. 4002(b) (2)(B).**

Provide information on "face" amount of receivables and collectability.

Maintenance and support arrearages owed to the debtor should be listed here.

Tax refunds and wages owed to the debtor should be listed here, but rarely are.

Worker's compensation, personal injury, EEOC, small court claims, etc. should be listed here. Failure to do so may require reopening of the case later to administer these assets.

Fed.R.Bank.P. 1007(h) requires amendment within 10 days after relevant information comes to the debtor's knowledge.

Likely, but unliquidated tax refunds should be estimated and listed here but rarely are. Counterclaims for suits and proceedings listed in SOFA #4 should be listed here but rarely are.

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.		<p style="color: red;">If this information is disclosed at all, usually incomplete. Should list <u>each</u> patent or copyright separately. If intellectual property rights have been assigned but debtor is entitled to royalties, license fees, etc., those retained rights should be disclosed - but often are not.</p>		
23. Licenses, franchises, and other general intangibles. Give particulars.				
NEW! 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<p style="color: red;">Debtors often omit vehicles registered or co-registered in their names that their children drive. Often, adequate descriptions (make, model, year, mileage, big ticket accessories - i.e. info needed to confirm NADA or KBB value) are not provided.</p> <p style="color: red;">Practice Point: If value of vehicle is significantly different from NADA or KBB values due to mechanical or body condition, say so.</p>		
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.		<p style="color: red;">Details on boats (i.e. length, material, motor) often not provided.</p>		
29. Machinery, fixtures, equipment and supplies used in business.				
30. Inventory		<p style="color: red;">Detail often not provided - and no itemized lists attached.</p>		
31. Animals.		<p style="color: red;">Provide appropriate description / quantities, especially for registered animals and livestock.</p>		
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.		<p style="color: red;">Practice Point: Debtors rarely state, but should, how values were determined for items where such values are not readily available (e.g. collectibles, intangibles, etc.).</p>		
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		_____ continuation sheets attached Total ▶		\$

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

NEW!

Debtor claims the exemptions to which debtor is entitled under:
(Check one box) ☒ 11 U.S.C. § 541(c)(2)(B)

- ☐ 11 U.S.C. § 522(b)(2)
- ☐ 11 U.S.C. § 522(b)(3)

REVISED!

- ☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Change from previous form to delete "market". Now indicate what value given (e.g. market, replacement).

REVISED!

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

Often not enough detail given to be able to identify which particular items of property are being claimed as exempt. (e.g. do say "2002 Dodge Neon" don't say "vehicle")

Values given here should match values given on other schedules.

Don't list full amount of statutory exemption where only a percentage ownership interest is claimed.

Practice Point: If terms of employment require special tools of the trade, be prepared to provide trustee proof of same.

(10/05)

In re _____,
Debtor

Case No. _____

Property securing these
debts should be listed on
Schedules A and B.**SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total." Report this total also on the Summary of Schedules.

Property listed on Statement of Intention
should also be listed on this schedule.

REVISED!

Change from previous form to
delete "market". Now indicate
what value given (e.g. market,
replacement).

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND A ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Subtotal ► (Total of this page)							\$	
Total ► (Use only on last page)							\$	

continuation sheets
attached

(Report total also on Summary of Schedules)

Form B6D – Cont.

(10/05)

In re _____,

Case No. _____

Debtor

(If known)

SCHEDULE D – CREDITORS HODLING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND A ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					

"Contingent" box is sometimes checked in error. Debt is "contingent" only if liability depends upon the occurrence of a certain event.

"Unliquidated" box is sometimes checked in error when debt is, in fact, liquidated. A debt is "unliquidated" only where the approximate amount of the claim is not readily determinable from reference to account statements, invoices, etc.

"Disputed" box sometimes checked in error. Debt is "disputed" only when debtor and creditor do not agree on debtor's liability or the amount of the debt.

Description of collateral and nature of lien often inadequate. Should match Schedules A & B.

Practice Point: If debt was incurred for business purpose, so state. If partially for business, give estimate of amount that is business.

Practice Point: Debts which are only guaranteed by the debtor or which have been secured by property not owned by the debtor should not be listed on this schedule but only on Schedule F.

Don't list the unsecured portion of any secured debt again on Schedule F.

Sheet no. ____ of ____ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ►
(Total of this page)

Total ►
(Use only on last page)

\$

\$

NEW!**Practice Point:** Make sure all amounts/appropriate categories from Schedule E are properly and consistently reported on new "Statistical Summary of Certain Liabilities" form.In re _____
DebtorCase No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re _____,
Debtor

Case No. _____
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

NEW!

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ continuation sheets attached

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal▶ (Total of this page)							\$	\$
Total▶ (Use only on last page of the completed Schedule E. (Report total also on Summary of Schedules)							\$	\$

Practice Point: Student loans are never priority debts but often are listed on this schedule in error.

Practice Point: If a priority debt is fully or partially secured by a lien on property (e.g. tax liens), list it only on Schedule D and don't repeat it here. Similarly if a claim is only partially a priority claim and partially an unsecured claim, list it only here.

Co-debtor box often not checked, even though there is one.

Dates frequently omitted and description of consideration often inadequate. For tax debts, list taxable period for which debt was incurred.

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules.)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

If debt arises out of a lease obligation, list total debt to include arrearages and total of remaining lease payments but not "buy out" amount at end of lease.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE JOINT, OR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

If debt arises out of foreclosure or repossession, don't list the entire amount of the debt, list only the deficiency if known. However, if listed on any other schedule (in whole or in part) do not list here.

Dates are frequently omitted. If incurred over a period of time, list date ranges and date of LAST CHARGE.

Consideration often not listed or inadequately described. Be specific as to consideration, e.g. medical, business, household, etc. If mixed business/household, try to estimate percentages for each.

Practice Point: All unsecured debts must be listed, even if payments current on the obligation, even if intend to reaffirm or continue to pay.

Don't list debts on this schedule which have already been listed on Schedules D or E.

Sheet no. _____ of _____ sheets attached to Schedule of
NEW! Holding Unsecured Nonpriority

Subtotal ▶

\$

Practice Point: Don't forget to list obligations to pension or profit-sharing, and other similar obligations and to also report these on new "Statistical Summary of Certain Liabilities" form.

Total ▶

\$

on last page of the completed Schedule F.
(Report also on Summary of Schedules.)

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

NEW!

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<div data-bbox="219 798 803 871" style="border: 1px solid red; padding: 5px;">Descriptions often inadequate/incomplete.</div>	<div data-bbox="836 787 1079 819" style="text-align: center;">→</div>
	<div data-bbox="446 882 1209 1123" style="border: 1px solid red; padding: 5px;"> Practice Point: List expiration date of lease / contract. Debtors often do not list leases where the original lease term has expired and their tenancy is month-to-month. These leases should be listed and the name and mailing address of the landlord should be provided with a notation such as "month-to-month". </div>
	<div data-bbox="609 1144 1039 1218" style="border: 1px solid red; padding: 5px; text-align: center;">Storage unit leases often omitted.</div>
	<div data-bbox="446 1228 1201 1302" style="border: 1px solid red; padding: 5px; text-align: center;">Often leases on which the <u>debtor</u> is the landlord are not listed.</div>
	<div data-bbox="568 1333 1079 1407" style="border: 1px solid red; padding: 5px; text-align: center;">Mobile home lot leases often not listed.</div>
	<div data-bbox="446 1428 1177 1596" style="border: 1px solid red; padding: 5px;">Timeshare interests should be listed on this schedule if they are not deeded interests, otherwise they should be listed on Schedule A and identified as such. If unsure if deeded, list both here and on Schedule A.</div>
	<div data-bbox="544 1617 1128 1722" style="border: 1px solid red; padding: 5px; text-align: center;">Real estate listing agreements and related real estate contracts are often omitted.</div>
<div data-bbox="341 1753 495 1806" style="background-color: green; color: white; padding: 2px 5px;">NEW!</div>	<div data-bbox="495 1753 1209 1965" style="border: 1px solid green; padding: 5px;"> Practice Point: An amendment to Rule 1007 requiring the debtor to provide a mailing list that includes parties to leases and executory contracts is scheduled to take effect December 1, 2005. Should also be consistent with new section of petition regarding residential property. </div>

In re _____,
Debtor

Case No. _____
(if known)

NEW!

SCHEDULE H - CODEBTORS

NEW!

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Co-debtors frequently not listed even when "co-debtor" box checked on Schedules D, E and F. A "co-debtor" is any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules. Co-debtors and their addresses should always be listed, whether the debt is incurred primarily for debtor's or co-debtor's benefit.</p> <p>Practice Point: Co-debtors will not get picked up on the mailing matrix and will not receive notice, if their names and addresses are only listed on this schedule.</p>	

In re _____ Debtor _____ Case No. _____ (if known)

Not always filled out.

Under new §112 do not list minor children by name.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP:	
Employment:	DEBTOR	
Occupation		
Name of Employer		
How long employed		
Address of Employer		

Dependents are not listed nor their ages. Names should not be given (just say "son" or "daughter", etc.)

Information is missing completely or is incomplete regarding occupation, employer's name and length of employment. Will be important for trustees' new duties under § 704(a)(10) and § 1302(b)(6) and (d) on domestic support obligations.

INCOME: (Estimate of average monthly income)

DEBTOR

SPOUSE

NEW!

1. Current monthly gross wages, salary, and other compensation (Prorate if not paid monthly.)
2. Estimate monthly overtime

Monthly overtime is not broken out.

Make sure amounts are consistent with documents provided under new Fed.R.Bank.P. 4002(b)(2)(A) and (3) and 1007(b)(1)(E).

3. SUBTOTAL

Overwithholding of taxes frequently occurs.

4. LESS PAYROLL DEDUCTIONS
 - a. Payroll taxes and social security
 - b. Insurance
 - c. Union dues
 - d. Other (Specify):

There is no detail or explanation of these deductions which are often lumped together. 401(k) loan payments and deductions frequently listed but no 401(k) listed on Schedule B.

Non-tax items should not be lumped with taxes.

5. SUBTOTAL OF PAYROLL DEDUCTIONS

Insurance deduction often listed here and as expense item on Schedule J. Make sure insurance deductions are consistent with amounts on documents to be provided under § 707(b)(2)(A) and (B).

If rental income, should correspond with Schedule A and G and vice versa.

Interest and dividends rarely disclosed and if disclosed, inconsistent with Schedule B.

Business income is often omitted or listed as net, not gross (however, gross business income should NOT be listed for corp. or P/ship - should list what debtor receives in salary, dividends, other). Detailed statement rarely attached. Should be consistent with Schedule B, questions 12 and 13.

12. Pension or retirement income (Specify):
13. Other monthly income (Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. TOTAL MONTHLY INCOME (Add amounts shown on lines 3 and 14)

16. TOTAL COMBINED MONTHLY INCOME: \$

Pensions, VA disability not always listed, especially when debtor also receives wages. (Indicate if pension is gross or net and if taxable.)

REVISED!

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

No longer restricted to 10% or more.

Non-debtor spouse's income information now required in Chapters 7 and 11.

In re

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NEW!

Spouse's employment income is often left blank. Should indicate "none" or "unemployed" or "homemaker" etc., if no income.

joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP:	AGE:
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

If "unemployed", indicate how long unemployed.

These amounts should correlate with SOFA Q1. If not, there should be enough info to explain any differences.

INCOME: (Estimate of average monthly income)

1. Current (Prorated)
2. Estimated

DEBTOR SPOUSE

\$ _____ \$ _____
\$ _____ \$ _____

3. SUBTOTAL
4. LESS:
 - a. Insurance
 - b. Union dues
 - c. Other (Specify): _____

Indicate whether deductions or withholdings are mandatory or discretionary.

Often, commissions and bonuses are not included where there is a historical basis for inclusion.

5. SUBTOTAL OF PAYROLL DEDUCTIONS
6. TOTAL NET MONTHLY TAKE HOME PAY

\$ _____ \$ _____
\$ _____ \$ _____

Make sure both spouses not claiming duplicative deductions (e.g. insurance).

7. Business or profession or firm.
8. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.
9. Social security or government assistance (Specify): _____
10. Pension or retirement income
11. Other monthly income (Specify): _____

\$ _____ \$ _____
\$ _____ \$ _____
\$ _____ \$ _____
\$ _____ \$ _____

Where there is an adult child, elderly parent or other adult living in the household, assume the trustee will be asking about his/her income and go ahead and provide it.

12. SUBTOTAL OF LINES 7-11
13. TOTAL MONTHLY INCOME (Line 6 + Line 12)
14. TOTAL COMBINED MONTHLY INCOME (Line 13 + Line 13)

\$ _____ \$ _____
\$ _____ \$ _____

(Report also on Summary of Schedules.)

15. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating your monthly expenditures made bi-weekly, quarterly, semi-annually, or annually.

☐ Check this box if a joint petition is filed and the debtor is labeled "Spouse."

Practice Point: Expenses should be actual continuing expenses after the petition is filed. For instance, if expenses like housing are minimal because living with a family member, so indicate and explain how long debtor expects those circumstances to continue.

1. Rent or home mortgage payment (include lot rented for mobile home) \$ _____
 a. Are real estate taxes included? Yes _____ No _____
 b. Is property insurance included? Yes _____ No _____

2. Utilities: a. Electricity and heating fuel \$ _____
 b. Water and sewer \$ _____
 c. Telephone \$ _____
 d. Other \$ _____

Debtors often erroneously list total monthly pre-petition debt service as expenses where those debts will be discharged.

3. Home maintenance (repairs and upkeep) \$ _____
 4. Food \$ _____
 5. Clothing \$ _____
 6. Laundry and dry cleaning \$ _____
 7. Medical and dental expenses \$ _____
 8. Transportation (not including car payments) \$ _____

Not uncommon to see double-counting of health insurance, life insurance, child support, charitable contributions and other expenses here and on withholding on Schedule I.

9. Recreation, clubs and entertainment, newspaper subscriptions \$ _____
 10. Charitable contributions \$ _____

Insurance premiums often included for vehicles not listed on Schedule B, D or G.

11. Insurance (not deducted from wages or included in home mortgage payments) \$ _____
 a. Homeowner's or renter's \$ _____
 b. Life \$ _____
 c. Health \$ _____
 d. Auto \$ _____
 e. Other \$ _____

Installment payments often included for vehicles not listed on Schedules B, D or G.

12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ _____

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ _____
 a. Auto \$ _____
 b. Other \$ _____
 c. Other \$ _____

NEW!

Childcare, school expenses and diapers often listed but no dependents listed on Schedule I. Should be consistent with amounts listed on Means Test with respect to childcare and school expenses.

14. Alimony, maintenance, or support payments \$ _____
 15. Payments for support of other persons \$ _____
 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____
 17. Other \$ _____

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ _____

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME
 a. Total monthly income from Line 16 of Schedule I
 b. Total monthly expenses from Line 18 above
 c. Monthly net income (a. minus b.)

Detailed statement of business expenses rarely provided.

Debtors who share expenses with non-filing spouse, adult child, elderly parent or other adult living in the household, should indicate if expenses listed are for the entire household or debtor's share.

NEW!

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Practice Point: The litmus test for any Schedule I or J withholding or expense category continues to be measured by 11 U.S.C. 1325(b)(2) "reasonably necessary . . . for the maintenance or support of the debtor or a dependant of the debtor . . .". Explain items that appear high/low or are inconsistent with the other info in the SOFA and Schedules.

cases of the debtor and the debtor's family. Pro rate any payments made bi-weekly,

maintains a separate household. Complete a separate schedule of expenditures

(me)

Practice Point: If debtors maintain separate households, two Schedule J's should be provided and debtors should indicate which schedule goes with which debtor and in which household any dependents reside.

2. Utilities: a. Electricity and heating fuel
b. Water and sewer
c. Telephone
d. Other _____

\$ _____

3. Home maintenance (repairs and upkeep) _____

\$ _____

4. Food _____

\$ _____

5. Clothing _____

\$ _____

6. Laundry and dry cleaning _____

\$ _____

7. Medical and dental expenses _____

\$ _____

8. Transportation (not including car payments) _____

\$ _____

9. Recreation, clubs and entertainment, newspapers, magazines, etc. _____

\$ _____

10. Charitable contributions _____

\$ _____

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's _____

\$ _____

b. Life _____

\$ _____

c. Health _____

\$ _____

d. Auto _____

\$ _____

e. Other _____

\$ _____

12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) _____

\$ _____

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)

a. Auto _____

\$ _____

b. Other _____

\$ _____

c. Other _____

\$ _____

14. Alimony, maintenance, and support paid to _____

\$ _____

15. Payments for support of additional dependents not living at your home _____

\$ _____

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) _____

\$ _____

17. Other _____

\$ _____

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) _____

\$ _____

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: _____

20. STATEMENT OF MONTHLY NET INCOME

a. Total monthly income from Line 16 of Schedule I _____

\$ _____

b. Total monthly expenses from Line 18 above _____

\$ _____

c. Monthly net income (a. minus b.) _____

\$ _____

If storage expenses are being incurred, lease should be listed on Schedule G and items being stored should be listed in detail on Schedule B.

In re _____
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____
(Total shown on summary page plus 1.)
sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

REVISED!

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

BEFORE SIGNING:

- Make certain debtor(s) understand civil and criminal consequences of providing incomplete and inaccurate information and that you have given proper advisements under new § 342(b)(2). You must now certify this on petition.
- Never allow debtors to sign SOFA or Schedules in blank.
- Always allow debtors adequate time to review SOFA and Schedules before signing and provide them a printed copy.
- Make certain all questions/items are answered.
- If signed and dated in advance of the actual filing, review and correct for changes before filing.
- Review SOFA and Schedules as a single document and identify and correct any inconsistencies.
- Make certain SOFA and Schedules are consistent with other documents the trustee/UST will be reviewing (tax returns, paystubs, Means Test, etc.).
- If there are unusual facts and circumstances which you believe may have some bearing on a civil enforcement decision, consider sending the trustee and/or UST a copy of the SOFA and Schedules under explanatory cover letter.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF _____

In re: _____
Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

NEW!

Questions 1 - 18 are to be completed by all debtors. Debtors must complete Questions 19 - 25. If the answer to an applicable question requires additional space, use additional sheets of paper. Indicate the case number (if known), and the number of the question.

Use the amount in Box 5 for gross wages (Q1 of the SOFA), if larger than the amount in Box 1.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is "in business" for the purpose of this form if the filing of this bankruptcy case, any of the following: an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

also if name,

An

NEW!

1. Debtor's name and address (if different from the address on the petition, list it here)		2. Social security wages		3. Social security tax withheld	
4. Employer's name, address, and ZIP code		5. Medicare wages and tips		6. Medicare tax withheld	
7. Social security tax		8. Advance EIC payment		9. Dependent care benefits	
10. Unqualified plans		11. Health insurance		12. Life insurance	
13. Other		14. Other		15. Other	
16. Other		17. Other		18. Other	
19. Other		20. Other		21. Other	
22. Other		23. Other		24. Other	
25. Other		26. Other		27. Other	
28. Other		29. Other		30. Other	
31. Other		32. Other		33. Other	
34. Other		35. Other		36. Other	
37. Other		38. Other		39. Other	
40. Other		41. Other		42. Other	
43. Other		44. Other		45. Other	
46. Other		47. Other		48. Other	
49. Other		50. Other		51. Other	
52. Other		53. Other		54. Other	
55. Other		56. Other		57. Other	
58. Other		59. Other		60. Other	
61. Other		62. Other		63. Other	
64. Other		65. Other		66. Other	
67. Other		68. Other		69. Other	
70. Other		71. Other		72. Other	
73. Other		74. Other		75. Other	
76. Other		77. Other		78. Other	
79. Other		80. Other		81. Other	
82. Other		83. Other		84. Other	
85. Other		86. Other		87. Other	
88. Other		89. Other		90. Other	
91. Other		92. Other		93. Other	
94. Other		95. Other		96. Other	
97. Other		98. Other		99. Other	
100. Other		101. Other		102. Other	

1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates

NEW!

Errors and omissions are very common under Q1. Amounts are frequently wrong. Often debtors don't list both spouses' income, don't list spouses' income separately, don't list both years and current YTD. Current YTD should disclose thru what date. Gross wages need to be listed, not net of non-taxable or tax deferred items. Debtors operating a sole proprietorship need to list gross revenue from Form 1040, schedules C and/or F, not just net income (or loss). When giving the "Source", provide the name of each person or entity which provided the income.

Practice Point: Check to see if information here is consistent with Schedule I. Generally it should be unless there has been a job change, cut in hours, etc.

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Income in this category is often omitted. Tax refunds (including earned income tax credits) are rarely listed but should be. Income from pensions, IRAs, 401(k) distributions, gambling winnings, proceeds from the sale of assets, unemployment compensation, maintenance and/or child support, money gifts from relatives all should be listed here.

REVISED!

3. Payments to creditors

None
☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT
STILL OWING

Payments are frequently omitted, especially to secured creditors. Un-itemized responses such as "only payments in the ordinary course" are insufficient. Dates and amounts still owing are often omitted or are inconsistent with other schedules.

None
☐

REVISED!

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT
STILL
OWING

None
☐

REVISED!

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL OWING

Payments on co-signed debts involving insiders should be listed here.

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

Frequently domestic dissolutions, criminal, personal injury suits, EEOC and small claims court proceedings (either pending or settled within a year pre-petition) are not listed. Information often incomplete - case no., court, etc. often omitted.

None
☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE
OF PROPERTY

Disclosure often incomplete: address of party receiving property often not disclosed and value is often omitted. Information should be consistent with info on Schedules A, B, D and F.

5. Repossessions, foreclosures and returns

None
☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE
OF PROPERTY

6. Assignments and receiverships

None
☐

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None
☐

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	---

7. Gifts

None
☐

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

Gifts to relatives and charitable contributions often not disclosed, including payments not traditionally thought of as gifts such as payments on vehicles, rent, insurance and tuition for adult children. Charitable contributions should be consistent with tax returns.

8. Losses

None
☐

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

Losses often not disclosed, especially gambling losses. Value of property, particulars of insurance coverage often omitted or incomplete.

9. Payments related to debt counseling or bankruptcy

None
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

Include all payments for fees and costs (including filing fees) to Bankruptcy Petition Preparers and debt counselors, as well as to attys. Actual dates payments made and amounts paid need to be listed. Info should be consistent with fee disclosure statements but often is not.

10. Other transfers**NEW!**None
☐

- a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Transfers often omitted (sales of real property, transfers of assets to non-debtor spouse, relatives, etc.) or info incomplete, especially value received. Granting of security interests are rarely disclosed, particularly refinancings. Include any property pawned, loaned, given, sold or transferred in any manner. See new expanded definition of "transfer" in § 101(54).

Practice Point: Disclose the disposition of proceeds. Trustee will ask for accounting, so might as well provide it.

NEW!☐

- b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICEDATE(S) OF
TRANSFER(S)AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY**11. Closed financial accounts**None
☐

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTIONTYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCEAMOUNT AND
DATE OF SALE
OR CLOSING

Information FREQUENTLY omitted, or if disclosed, is often incomplete.

12. Safe deposit boxesNone
☐

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORYNAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORYDESCRIPTION
OF
CONTENTSDATE OF TRANSFER
OR SURRENDER,
IF ANY

Description of contents often inadequate.

13. SetoffsNone
☐

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

List vehicles titled in another's name if debtor has regular possession and use. Accounts held for the benefit of children (including certain college funds) or others should be disclosed.

14. Property held for another personNone
☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

Make sure date ranges of occupancy are consistent and complete.

Practice Point: Consider whether venue is proper given the applicable date ranges. Consider also if certain exemptions may or may not be claimed on Schedule C and under amended § 522 based upon this information.

15. Prior address of debtorNone
☐**NEW!**

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former SpousesNone
☐

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NEW!

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

☐

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None

☐

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None

☐

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	--------------------------

18. Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NEW!

Businesses are frequently omitted (especially ones that are not currently active, but were during 6 yrs. prior to petition). Info often incomplete (no TIN, no beginning and/or ending dates). Info not always consistent with the petition, Schedule B, questions 12 and 13 and Schedule I. Business debt often listed on Schedule F but no businesses listed here.

beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.*

NAME	NEW! LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

None

☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

NEW!

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Often incomplete for debtors who operate, or have operated, businesses.

None

☐

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None
☐

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None
☐

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market or other basis)

None
☐

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES
OF CUSTODIAN
OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None
☐

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None
☐

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None
☐

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

☐

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None

☐

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE

OF WITHDRAWAL

AMOUNT OF MONEY

OR DESCRIPTION

AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

☐

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

☐

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

BEFORE SIGNING:

- Make certain debtor(s) understand civil and criminal consequences of providing incomplete and inaccurate information and that you have given proper advisements under new § 342(b)(2). You must now certify this on petition.
- Never allow debtors to sign SOFA or Schedules in blank.
- Always allow debtors adequate time to review SOFA and Schedules before signing and provide them a printed copy.
- Make certain all questions/items are answered.
- If signed and dated in advance of the actual filing, review and correct for changes before filing.
- Review SOFA and Schedules as a single document and identify and correct any inconsistencies.
- Make certain SOFA and Schedules are consistent with other documents the trustee/UST will be reviewing (tax returns, paystubs, Means Test, etc.).
- If there are unusual facts and circumstances which you believe may have some bearing on a civil enforcement decision, consider sending the trustee and/or UST a copy of the SOFA and Schedules under explanatory cover letter.

_____ continuation sheets attached

REVISED!

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No.(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

United States Bankruptcy Court

District Of _____

In re _____,
Debtor

Case No. _____
Chapter 7

REVISED!

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Descriptions often do not match descriptions on other schedules.			This Statement should be consistent with Schedules A, B, D and G. Not uncommon to see vehicles listed here that don't appear elsewhere on the Schedules. The "Retain and Pay" option under <u>Lowry Federal Credit Union v. West</u> , 882 F.2d 1543 (10th Cir. 1989), has been statutorily overruled by amended § 521(a)(6). Must now either surrender, reaffirm or redeem.		
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			

Date: _____

NEW!

Signature of Debtor _____

DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. (Required under 11 U.S.C. § 110.) _____

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

Address _____

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.